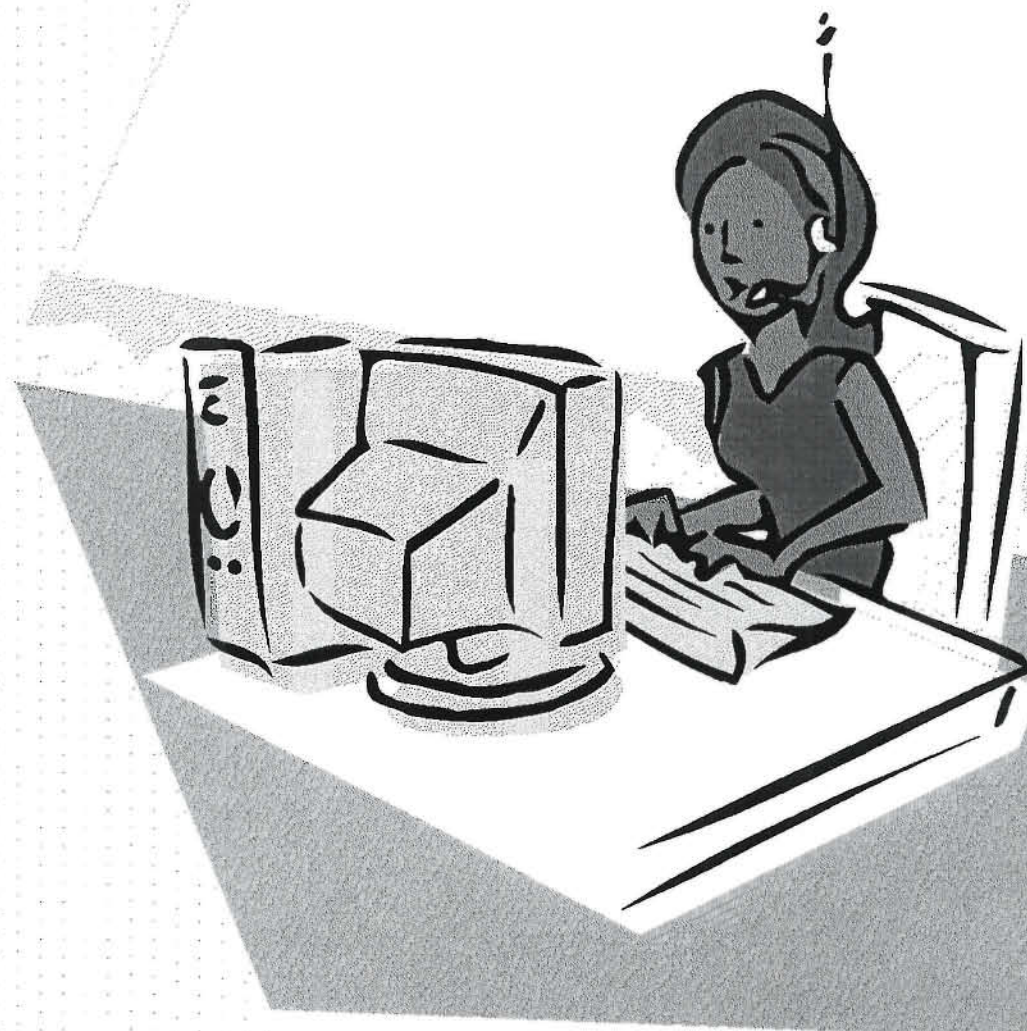


# 19.0 COLLECTION TRAINING MANUAL



CONFIDENTIAL

CONNS\_SHE0051474

Terminate/Disposition continued...

## **RP - Refusal to Pay (Continued)**

- ▶ FR – Fraud (Account done for the day).
- ▶ CD – Cease and Desist (Account done for the day).
- ▶ IN – Insurance (Account done for the day).

Did you notice that many of these codes allow time for back office teams to research and modify the accounts as needed? This is why proper disposition is important!

## **LM – Left Message**

- ▶ By selecting this as the disposition code you are helping us stay in compliance with FDCPA. You have two options to select under this disposition code:
  - ▶ MC – Machine
  - ▶ 3P – Third Party
- ▶ In both of these instances, the phone number will not be called again the same day.
- ▶ You must always follow the proper message (Section 19) and third party (Section 5) policies and procedures.